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- The Swedish pension system

The Swedish pension system

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The Swedish pension system consists of three parts: a national public pension from the state, an occupational pension from your employer and any savings or assets that you may have.

The national public pension is based on your total income in Sweden throughout your working life. Every year that you work and pay taxes, you earn towards your national public pension.

It is the Swedish Pensions Agency that administers and pays out the national public pension consisting of several different parts – income pension, income pension complement, premium pension and guarantee pension. The national public pension is paid out for as long as you live.

The longer you choose to work, the higher your monthly pension will be for the rest of your life. This is because the pension is paid for fewer years, but also because you continue to earn towards your pension. The salary development in Sweden and the premium pension funds you have chosen also affects your pension.

If you were born between 1938-1953, a supplementary pension can also be included in your national public pension. If you were born in 1937 or earlier, your national public pension consists of a supplementary pension, an income pension complement and any guarantee pension.

Even if you are on parental leave, studying with study grants, doing compulsory service (basic education in military service), receiving sickness or activity compensation or are receiving unemployment benefits, you will receive compensation for your pension from the state.

You can also receive extra money deposited into your national public pension during your child's first four years of life. If you have adopted your child, you can be entitled to pension for the first four years that you have had the child in your care, no longer than until the year when the child reaches the age of 10.

If you live in Sweden and have a low pension, you can also apply for a housing supplement and income support for the elderly.

If a loved one dies, you can receive a survivor's pension, which is financial support for the loss of income for you as a survivor.

Different parts of the pension system

Your pension is made up of several components.

Income pension Visa fördjupning

Every year, 16 percent of your pensionable income and other taxable benefits are allocated to the income pension. The amount of the income pension is not affected by whether you have other benefits paid from Sweden or another country, such as another pension. It is also not affected by whether you are receiving a salary or have assets.

A pensionable income may consist of several types of income. In addition to salary, it may for example consist of income from business activities (self-employed persons), parental allowance, unemployment benefit and sickness or activity allowance.

Foreign pensions from other countries do not affect the Swedish income pension.

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Income pension complement Visa fördjupning

The income pension complement is paid as a supplement to the national public pension. The income pension complement can be paid if you live in Sweden or within the EU/EEA or Switzerland (EEA is the EU countries as well as Norway, Iceland and Lichtenstein) or a country which Sweden has signed social security agreements with.

The amount you may receive is affected by your income-based national public pension and your old age pension from other EU/EEA-countries or Switzerland. Your year of birth affects how many years of pensionable income you need to be able to receive an income pension complement with an unreduced amount. [Income pension complement](#)

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Premium pension Visa fördjupning

Every year, 2.5 percent of your pensionable income and other taxable benefits are allocated to the premium pension. You can choose whether you want to invest the money through a fund selection or if you leave the money in the state preselection AP7 Såfa.

The size of the premium pension is not affected by whether or not you have other benefits paid from Sweden or another country, such as another pension. Neither is it affected by whether or not you are receiving a salary or have saved capital. [Premium pension](#)

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Guarantee pension Visa fördjupning

If you have had a low income or no income during your life, you may be entitled to a guarantee pension. It is a basic protection based mainly on how large your national public pension is and how long you have lived in Sweden, and it is also based on your marital status. [Guarantee pension](#)

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Housing supplement or financial support for the elderly Visa fördjupning

If you have a low pension and live in Sweden you can apply for a housing supplement. The size of your housing supplement depends on your income, any assets, your housing cost and whether you live alone or not. You can apply for a housing supplement regardless of whether you live in rented accommodations, tenant-owned apartment/flat, your own house, a retirement home or other accommodation.

The financial support for the elderly guarantees that even if you receive a low pension or no pension and live in Sweden you still will be able to have a fair standard of living. You must withdraw the national public pension before we can assess whether you are entitled to financial support for the elderly. [Housing supplement or financial support for the elderly](#)

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Survivor's pension — financial support in the event of death Visa fördjupning

If a loved one dies, you as a survivor can receive survivor's pension. This financial support forms part of the national public pension. You may be entitled to a survivor's pension if your spouse, or in some cases common-law partner, dies, or if you as a child lose one or both parents. The aid is intended to cover part of the supply provided by the deceased. [Financial support when a loved one dies](#)

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Occupational pension from your employer Visa fördjupning

Most people who have worked in Sweden also receive an occupational pension from their employer. If you have had several different employers, you may have an occupational pension from different occupational pension companies. Occupational pension

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Own savings for retirement Visa fördjupning

You can also save privately for your pension in a bank or through insurance companies. Examples of long-term retirement savings are depositing money away in an investment savings account (ISK) or saving money in an endowment insurance policy. Another way to save for the future is to amortise mortgages.

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Your foreign pension may affect your Swedish pension Visa fördjupning

Any pension you have earned in a country other than Sweden does not affect your income pension, premium pension and supplementary pension. It may affect the guarantee pension, the income pension complement, housing supplement and financial support for the elderly. Please contact customer service to find out what applies to you.

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If you move from Sweden Visa fördjupning

You will keep your income pension, premium pension, supplementary pension and occupational pension that you have earned in Sweden, even if you move to another country. The pension is paid regardless of where in the world you live, but you must apply yourself.

A guarantee pension or if you have a guarantee pension for adjustment pension can only be paid if you live in Sweden.

An income pension complement can be paid if you live in Sweden or within the EEA or Switzerland or a country which Sweden has signed social security agreements with. A housing supplement and financial support for the elderly can only be obtained if you live in Sweden.

Adjustment pension, widow's pension and child pension are paid regardless of where you live in the world.

If you have survivor's pension from a parent who has lived or worked in Sweden, you can have it paid if you live in Sweden or in the EEA or Switzerland (EEA is the EU countries as well as Norway, Iceland and Liechtenstein). If your parent has not lived or work in Sweden, you cannot receive survivor's pension when you move to another country.

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